



You're In Charge®

GROUP BENEFITS

2014 BENEFIT OVERVIEW

CITY OF WICHITA

OCTOBER 13/14, 2014

EFFECTIVE JANUARY 1, 2015

TODAY'S AGENDA

- **Lincoln Financial Group® introduction**
- **Long-term disability insurance**
- **Summary**

WHY LINCOLN FINANCIAL GROUP?

Superior products

Online claims management

Financial strength and stability



WHAT IS LONG-TERM DISABILITY INSURANCE?

Long-term disability insurance pays a portion of your income while you recover.

Conditions that could lead to a disability claim:



Surgery



Injury



Illness



Accident

LONG-TERM DISABILITY INSURANCE

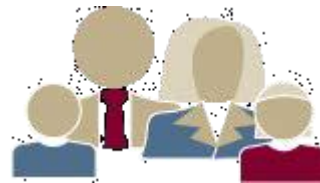
You decide how to spend your benefits.



Your employer pays you while you're working.



Lincoln pays you while you're out on a covered disability.



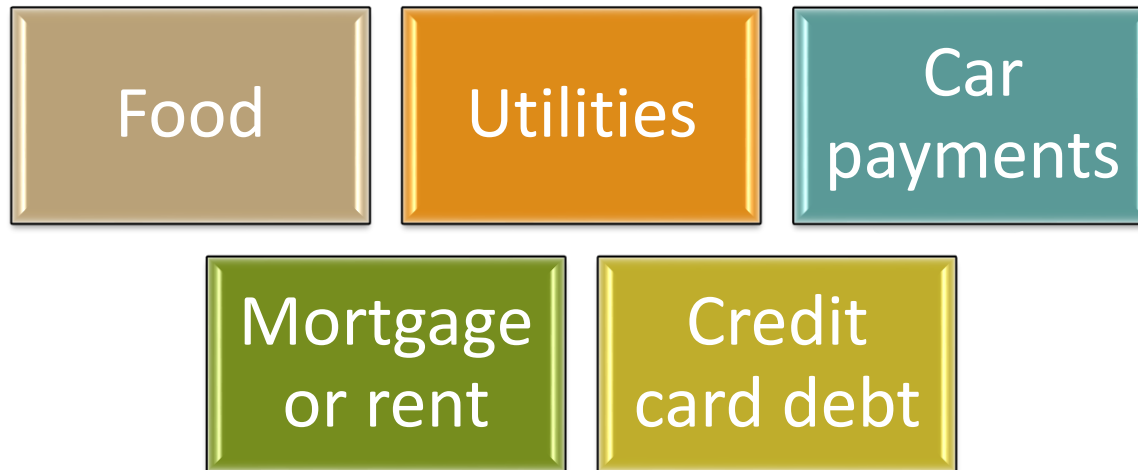
You and your loved ones



Your bills and expenses

WHY DO YOU NEED LONG-TERM DISABILITY INSURANCE?

How will you cover all your expenses?



You don't have to use your savings — protect those hard-earned savings with disability insurance.

LONG-TERM DISABILITY INSURANCE

Plan summary:

Employee-paid

- Benefit maximum – you elect any \$100 increment from \$400 to \$8,000 not to exceed 60% of your monthly pay.
- Elimination period – 90 days
- Maximum benefit duration – later of age 65 or SSNRA, 36 month own occupation period

Plan highlights

- Waiver of Premium
- Survivor Income Benefit
- Conversion
- Partial disability benefits

Guarantee Issue

- No health questions

HOW LONG-TERM DISABILITY INSURANCE WORKS

Example:

Mike's policy has an elimination period of 90 days, with a maximum benefit of 60% of monthly pay, up to \$8,000. He elected \$2,000 per month. In the example below, Mike's approved benefit for his long term disability lasted 12 months.

Sample LTD benefit payment	
Mike's monthly pay	\$3,500
Mike's maximum monthly benefit	x 60%
Mike's max monthly benefit	= \$2,100
Mike's elected benefit in \$100 increment	\$2,000
Mike's approved benefit duration is 12 months	x 12
Mike's total long-term disability benefit	= \$24,000

Mike is 45 years old, and his premium is \$14.80 per month.

Because Mike paid for his insurance with after-tax dollars, his benefits are tax-free.

SUMMARY

Protect yourself and your family with Lincoln Financial Group:

- **Cost — Competitive premiums offered at group rates**
- **Confidence — You can choose the right coverage at work**
- **Convenience — Payroll deduction is simple and easy**
- **Portability — You may be able to take the coverage with you if you leave your employer**
- **Trust — Knowing you are covered by a financially strong and stable company**

THANK YOU

Questions?

Visit us on the Web at LincolnFinancial.com

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This information is not intended to be a complete description of the insurance coverage available.